

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: MELCHIOR, JOHN P.

§ Case No. 15-04083

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 09/23/2015. The undersigned trustee was appointed on 09/23/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 75,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>51.57</u>
Bank service fees	<u>1,543.72</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>28,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 45,404.71</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/20/2016 and the deadline for filing governmental claims was 03/21/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,650.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,650.00, for a total compensation of \$4,650.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$95.55 for total expenses of \$95.55².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/23/2022

By: /s/ Robert P. Sheils, Jr.
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 15-04083

Case Name: MELCHIOR, JOHN P.

Trustee Name: (580490) Robert P. Sheils, Jr.

Date Filed (f) or Converted (c): 09/23/2015 (f)

§ 341(a) Meeting Date: 11/06/2015

For Period Ending: 09/23/2022

Claims Bar Date: 04/20/2016

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Residence located at 101 Azalea Court, Milford, Imported from original petition Doc# 1	239,319.10	0.00		0.00	FA
2	Cash on Hand Imported from original petition Doc# 1	100.00	0.00		0.00	FA
3	Checking Account at Wells Fargo Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
4	Furniture and Appliances Imported from original petition Doc# 1	10,000.00	0.00		0.00	FA
5	Watches and Jewelry Imported from original petition Doc# 1	1,500.00	0.00		0.00	FA
6	Firearms Imported from original petition Doc# 1	2,000.00	0.00		0.00	FA
7	401k through Prudential - not property of the Ba Imported from original petition Doc# 1	500.00	500.00		0.00	FA
8	Age Discrim. lawsuit v. NY Life to date of bk. Order Approving Settlement entered 8/3/21 Doc No 124	Unknown	39,000.00		75,000.00	FA
9	Age Discrim. lawsuit v. NY Life from bk. forward (u) Imported from Amended Doc#: 57	Unknown	0.00		0.00	FA
10	2012 Mercedes S 550 - 175k miles - Surrendering Imported from original petition Doc# 1	13,888.00	0.00		0.00	FA
11	2016 Mercedes Benz C300 W4 - 450 miles Imported from original petition Doc# 1	48,908.82	0.00		0.00	FA
11	Assets Totals (Excluding unknown values)	\$317,215.92	\$39,500.00		\$75,000.00	\$0.00

Major Activities Affecting Case Closing:

Prior Trustee's time not included in Fee Application for Successor Trustee.

Initial Projected Date Of Final Report (TFR): 06/30/2023

Current Projected Date Of Final Report (TFR): 09/23/2022 (Actual)

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 15-04083	Trustee Name: Robert P. Sheils, Jr. (580490)
Case Name: MELCHIOR, JOHN P.	Bank Name: Mechanics Bank
Taxpayer ID #: **-***2786	Account #: *****6166 Checking Account
For Period Ending: 09/23/2022	Blanket Bond (per case limit): \$6,889,586.00
	Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

COLUMN TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 2

Case No.: 15-04083	Trustee Name: Robert P. Sheils, Jr. (580490)
Case Name: MELCHIOR, JOHN P.	Bank Name: People's United Bank
Taxpayer ID #: **-***2786	Account #: *****1604 Checking Account
For Period Ending: 09/23/2022	Blanket Bond (per case limit): \$6,889,586.00
	Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/25/21	{8}	NEW YORK LIFE INSURANCE COMPANY	GROSS SETTLEMENT FOMR NY LIFE INSURANCE CO.	1149-000	75,000.00		75,000.00
03/31/21		People's United Bank	Bank and Technology Services Fee	2600-000		24.04	74,975.96
04/30/21		People's United Bank	Bank and Technology Services Fee	2600-000		120.16	74,855.80
05/28/21		People's United Bank	Bank and Technology Services Fee	2600-000		111.97	74,743.83
06/30/21		People's United Bank	Bank and Technology Services Fee	2600-000		131.77	74,612.06
07/30/21		People's United Bank	BANK & TECHNOLOGY SERVICES FEE	2600-000		119.58	74,492.48
08/10/21		Transfer Debit	Transfer To Successor Trustee	9999-000		74,492.48	0.00

COLUMN TOTALS	75,000.00	75,000.00	\$0.00
Less: Bank Transfers/CDs	0.00	74,492.48	
Subtotal	75,000.00	507.52	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$75,000.00	\$507.52	

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 3

Case No.: 15-04083 Trustee Name: Robert P. Sheils, Jr. (580490)
Case Name: MELCHIOR, JOHN P. Bank Name: East West Bank
Taxpayer ID #: **_***2786 Account #: *****0092 Checking Account
For Period Ending: 09/23/2022 Blanket Bond (per case limit): \$6,889,586.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/10/21		Transfer from People's United	INCOMING WIRE	9999-000	74,492.48		74,492.48
08/31/21		East West Bank	Bank and Technology Services Fees	2600-000		83.57	74,408.91
09/30/21		East West Bank	Bank and Technology Services Fees	2600-000		119.25	74,289.66
10/29/21		East West Bank	Bank and Technology Services Fees	2600-000		115.09	74,174.57
11/30/21		East West Bank	Bank and Technology Services Fees	2600-000		126.80	74,047.77
12/31/21		East West Bank	Bank and Technology Services Fees	2600-000		122.63	73,925.14
01/31/22		East West Bank	Bank and Technology Services Fees	2600-000		114.53	73,810.61
02/28/22		East West Bank	Bank and Technology Services Fees	2600-000		110.42	73,700.19
03/31/22		East West Bank	Bank and Technology Services Fees	2600-000		129.94	73,570.25
04/20/22	101	International Sureties Ltd.	Bond #016026361	2300-000		51.57	73,518.68
04/29/22		East West Bank	Bank and Technology Services Fees	2600-000		113.97	73,404.71
04/30/22	102	JOHN P. MELCHIOR	Debtor Exemption payment	8100-002		18,000.00	55,404.71
06/30/22	103	JOHN P. MELCHIOR	Debtor Exemption payment	8100-002		10,000.00	45,404.71

COLUMN TOTALS	74,492.48	29,087.77	\$45,404.71
Less: Bank Transfers/CDs	74,492.48	0.00	
Subtotal	0.00	29,087.77	
Less: Payments to Debtors		28,000.00	
NET Receipts / Disbursements	\$0.00	\$1,087.77	

Form 2Exhibit B
Page: 4**Cash Receipts And Disbursements Record**

Case No.: 15-04083
Case Name: MELCHIOR, JOHN P.
Taxpayer ID #: **_***2786
For Period Ending: 09/23/2022

Trustee Name: Robert P. Sheils, Jr. (580490)
Bank Name: East West Bank
Account #: *****0092 Checking Account
Blanket Bond (per case limit): \$6,889,586.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****6166 Checking Account	\$0.00	\$0.00	\$0.00
*****1604 Checking Account	\$75,000.00	\$507.52	\$0.00
*****0092 Checking Account	\$0.00	\$1,087.77	\$45,404.71
	\$75,000.00	\$1,595.29	\$45,404.71

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Exempti on	John P Melchior, <8100-000 Exemptions> , 100 Per order docket #124	Secured 03/21/22		\$36,000.00 \$36,000.00	\$28,000.00	\$8,000.00
AE	Sheils Law Associates, P.C. 108 N. Abington Rd. Clarks Summit, PA 18411 <3120-000 Attorney for Trustee Expenses (Trustee Firm)> , 200 Order granting compensation Doc. #133	Administrative 03/28/22		\$40.80 \$40.80	\$0.00	\$40.80
ATTY EXP	Law Offices of Mark J. Conway, P.C., <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200 Fee App filed 12/8/21 doc 128	Administrative 03/21/22		\$91.49 \$91.49	\$0.00	\$91.49
ATTY FEE	Law Offices of Mark J. Conway, P.C., <3210-000 Attorney for Trustee Fees (Other Firm)> , 200 Fee App filed 12/8/21 doc 128	Administrative 03/21/22		\$11,890.00 \$11,890.00	\$0.00	\$11,890.00
ATTY FEE	Sheils Law Associates, P.C. 108 N. Abington Rd. Clarks Summit, PA 18411 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200 Order granting compensation Doc. #133	Administrative 04/28/22		\$917.00 \$917.00	\$0.00	\$917.00
FEE	Mark J. Conway 502 South Blakely Street Dunmore, PA 18512 <2100-000 Trustee Compensation> , 200	Administrative 09/14/22		\$4,650.00 \$4,650.00	\$0.00	\$4,650.00
TE	Robert P. Sheils, Jr. 108 N. Abington Rd. Clarks Summit, PA 18411 <2200-000 Trustee Expenses> , 200	Administrative 03/21/22		\$95.55 \$95.55	\$0.00	\$95.55

UST Form 101-7-TFR (5/1/2011)

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
25	Internal Revenue Service Centralized Insolvency Operation Philadelphia , PA 19101-7346 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570 Valid	Priority 05/18/16		\$13,507.00 \$13,507.00	\$0.00	\$13,507.00
1	Merrick Bank Resurgent Capital Services PO Box 10368 Greenville , SC 29603-0368 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 01/20/16		\$824.60 \$824.60	\$0.00	\$824.60
2	First National Bank of Omaha 1620 Dodge Street, Stop code 3105 Omaha, NE 68197 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 01/28/16		\$1,579.81 \$1,579.81	\$0.00	\$1,579.81
3	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, PO Box 19008 Greenville , SC 29602 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/11/16		\$26,293.53 \$26,293.53	\$0.00	\$26,293.53
4	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, PO Box 19008 Greenville , SC 29602 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 02/24/16		\$359.82 \$359.82	\$0.00	\$359.82

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	Wells Fargo Bank, NA MAC Q21342-023 PO Box 94423 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 04/06/16		\$27,043.41 \$27,043.41	\$0.00	\$27,043.41
6	Bank of America, N.A. Bank of America, N. A. PO BOX 15312 Tampa , FL 33631-3785 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid Claim amount amended 9/27/19	Unsecured 04/15/16		\$27,774.99 \$27,774.99	\$0.00	\$27,774.99
7	Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 04/19/16		\$6,193.38 \$6,193.38	\$0.00	\$6,193.38
8	Department Store National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 04/19/16		\$237.15 \$237.15	\$0.00	\$237.15
9	Portfolio Recovery Associates, LLC POB 12914 Norfolk , VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 04/20/16		\$382.64 \$382.64	\$0.00	\$382.64
10	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610 Valid	Unsecured 04/20/16		\$1,472.16 \$1,472.16	\$0.00	\$1,472.16

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
11	AMEX DSNB PO Box 8218 Mason , OH 45040 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$226.00 \$226.00	\$0.00	\$226.00
12	Atlantic Health System PO Box 35610 Newark , NJ 07193-5610 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$1,011.00 \$1,011.00	\$0.00	\$1,011.00
13	Bk of Amer PO Box 982238 El Paso , TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$21,411.00 \$21,411.00	\$0.00	\$21,411.00
14	Bk of Amer PO Box 982238 El Paso, TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$1,245.00 \$1,245.00	\$0.00	\$1,245.00
15	Bk of Amer PO Box 982235 El Paso, TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$3,759.00 \$3,759.00	\$0.00	\$3,759.00
16	Bk of Amer PO Box 982238 El Paso , TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$3,203.00 \$3,203.00	\$0.00	\$3,203.00

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
17	Bk of Amer PO Box 982238 El Paso , TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$3,587.00 \$3,587.00	\$0.00	\$3,587.00
19	BRCLYSBANKDE P.O. BOX 8803 WILMINGTON , DE 19899 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$5,148.00 \$5,148.00	\$0.00	\$5,148.00
20	BRKSBCBNA P.O. BOX 6497 SIOUX FALLS , SD 57117 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$1,006.00 \$1,006.00	\$0.00	\$1,006.00
21	Chase P.O. Box 15298 Wilmington, DE 19850 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$1,026.00 \$1,026.00	\$0.00	\$1,026.00
22	Chase P.O. Box 15298 Wilmington , DE 19850 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$848.00 \$848.00	\$0.00	\$848.00
23	FIA CS PO BOX 982238 EL PASO , TX 79998 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$9,286.00 \$9,286.00	\$0.00	\$9,286.00

Exhibit C
Analysis of Claims Register
Case: 15-04083 JOHN P. MELCHIOR

Claims Bar Date: 04/20/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
24	Premier Medical Group of the Hudson Valley, PC 243 North Road Suite 304 Poughkeepsie , NY 12601-1173 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620 Valid Tardy Claim	Unsecured 05/17/16		\$74.43 \$74.43	\$0.00	\$74.43
				Case Total:	\$28,000.00	\$183,183.76

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-04083

Case Name: JOHN P. MELCHIOR

Trustee Name: Robert P. Sheils, Jr.

Balance on hand: \$ 45,404.71

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
Exemption	John P Melchior	36,000.00	36,000.00	28,000.00	8,000.00

Total to be paid to secured creditors: \$ 8,000.00Remaining balance: \$ 37,404.71

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Mark J. Conway	4,650.00	0.00	4,650.00
Trustee, Expenses - Robert P. Sheils, Jr.	95.55	0.00	95.55
Attorney for Trustee Fees - Sheils Law Associates, P.C.	917.00	0.00	917.00
Attorney for Trustee, Expenses - Sheils Law Associates, P.C.	40.80	0.00	40.80
Attorney for Trustee Fees (Other Firm) - Law Offices of Mark J. Conway, P.C.	11,890.00	0.00	11,890.00
Attorney for Trustee Expenses (Other Firm) - Law Offices of Mark J. Conway, P.C.	91.49	0.00	91.49

Total to be paid for chapter 7 administrative expenses: \$ 17,684.84Remaining balance: \$ 19,719.87

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 19,719.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$13,507.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
25	Internal Revenue Service	13,507.00	0.00	13,507.00

Total to be paid for priority claims:	\$	13,507.00
Remaining balance:	\$	6,212.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$92,161.49 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Merrick Bank	824.60	0.00	55.60
2	First National Bank of Omaha	1,579.81	0.00	106.50
3	PYOD, LLC its successors and assigns as assignee	26,293.53	0.00	1,772.52
4	PYOD, LLC its successors and assigns as assignee	359.82	0.00	24.26
5	Wells Fargo Bank, NA	27,043.41	0.00	1,823.07
6	Bank of America, N.A.	27,774.99	0.00	1,872.39
7	Wells Fargo Card Services	6,193.38	0.00	417.51
8	Department Store National Bank	237.15	0.00	15.99
9	Portfolio Recovery Associates, LLC	382.64	0.00	25.79
10	Portfolio Recovery Associates, LLC	1,472.16	0.00	99.24

Total to be paid for timely general unsecured claims:	\$	6,212.87
Remaining balance:	\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$52,027.03 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	AMEX DSNB	226.00	0.00	0.00
12	Atlantic Health System	1,011.00	0.00	0.00
13	Bk of Amer	21,411.00	0.00	0.00
14	Bk of Amer	1,245.00	0.00	0.00
15	Bk of Amer	3,759.00	0.00	0.00
16	Bk of Amer	3,203.00	0.00	0.00
17	Bk of Amer	3,587.00	0.00	0.00
18	Bon Secours Community Hospital	196.60	0.00	0.00
19	BRCLYSBANKDE	5,148.00	0.00	0.00
20	BRKSBCBNA	1,006.00	0.00	0.00
21	Chase	1,026.00	0.00	0.00
22	Chase	848.00	0.00	0.00
23	FIA CS	9,286.00	0.00	0.00
24	Premier Medical Group of the Hudson Valley, PC	74.43	0.00	0.00

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00